EXHIBIT 1

INTERNAL REVENUE SERVICE

Date: April 23, 2020



FAX TRANSMISSION Cover Sheet

Subject: letter regarding Cramer

Hi hope this helps

James Stevens

Insolvency Specialist

SCI Insolvency T4, G1

915 - 2nd Ave, MS W244

PH: 206-946-3129

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INTERNAL REVENUE SERVICE SB/SE Division, Area 12 915 2nd Avenue Seattle, Washington 98174

Person to Contact:

James Stevens Telephone Number: 206-946-3129

Refer Reply to:

C:S:I:JTS: 01-20309:M/S-W244

Date: April 23, 2020

Re: Jack Carlton Cramer Jr. BK # 18-13383-WAW02

SSN: XXX-XX-7499

To: Attorney Christina Henry

This letter is to advise that Jack Cramer is attempting to enter into an Installment Agreement with the IRS for the purpose of obtaining a Mortgage Refinance with the end result of full payment to IRS and payment to other creditors.

In order for Mr. Cramer to qualify for an I.A. there are many requirements that must be met. The first requirement was for the case to be out of bankruptcy status on the IRS main system. This is now complete. The second step is that all Income tax returns be filed. Jack has completed this requirement.

The next step is to submit the IA request to the IRS service center. The IRS service center received his request at the end of March 2019 but due to the COVID crisis they are unable to review the request.

Once the Campus reopens it may take another 30 days for the IA to be reviewed.

Sincerely,

ZY7CB by ZY7CB by ZY7CB Date: 2020.04.23

James Stevens: 28:13 -07'00'

Bankruptcy Specialist,
Insolvency